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6 Attorney for Debtor

7 UNITED STATES BANKRUPTCY COURT
8 NORTHERN DISTRICT OF CALIFORNIA

9 In re: CASE NO. 10-54320ASW
10 CHAPTER 13

11 R.S. No. : KJL-793

12 TRACY G. SPEARS, **RESPONSE TO MOTION FOR RELIEF
13 FROM STAY**

14 Debtor. Date: October 5, 2011
15 Time: 2:15 p.m.
16 Room: 3020

17 _____/

18 Moving Party requests relief from stay filed by U.S. Bank, N.A. and represents as
19 follows:

20 1. Debtor has filed a request for a loan modification with U.S. Bank, N.A. and a
21 Declaration regarding status of debtor's request for a loan modification.

22 2. Attached as Exhibit A is the Declaration and fax transmittal.

23 3. Debtor is prepared to pay 31% of her total gross monthly income as adequate
24 protection payments less payments she makes for homeowner's insurance. Her gross
25 monthly income is \$3,500.00. The homeowner's insurance payment is \$55.00. She is
26 willing to pay \$1,030.00 per month as adequate protection payments pending a loan
27 modification.

28 Respectfully submitted:

Dated: October 4, 2011

/s/Michael K. Mehr